



Correction of Misunderstanding and Misinformation on ZoomInfo

Toronto, January 2, 2020. We understand that there has been some confusion and misunderstanding regarding the association of Faisal Kutty with Zero Mortgage. We wish to confirm the following:

- 1) That Faisal Kutty of Kutty & Associates is not part of the management team of Zero Mortgage and he has no direct or indirect interest in the company;
- 2) That Faisal Kutty has not endorsed Zero Mortgage and is not a brand ambassador for the company;
- 3) That Faisal Kutty was simply an invited speaker on one of our educational panels. He joined the panel to address legal implications and technicalities of mortgages (whether conventional or alternative). He addressed the alternative mortgages landscape and the regulatory and consumer protection angles. As with any context he recommended *caveat emptor* (let the buyer beware);
- 4) That the use of his photograph and brand as part of our promotional video at the 2020 Reviving the Islamic Spirit (RIS) Conference was not meant to suggest that he was endorsing us or that he was part of our team. It was simply highlighting the panelists Zero had hosted during the previous year (2020); and
- 5) That his inclusion as being part of the Zero Mortgage Management team as per the ZoomInfo.com website is false. We have written to Zoominfo to remove this reference. Zoominfo uses auto bots to populate its website and Zero had never communicated this information to Zoominfo.

This above information is being shared with the approval of Faisal Kutty and no blame is being placed on Zero. Zero wishes to provide this clarification which was beyond our control. This same clarification has been posted on the YouTube posting of the education seminar webinar that Faisal Kutty participated on September 6, 2020. (<https://www.youtube.com/channel/UCsF2LUuqb4RepIxHun8JUnQ/videos>)

We encourage our clients and community to support Kutty & Associates and other community-based law firms for real estate home closings and other legal services. With the new Covid protocols home closings or transfers across Ontario can be executed remotely (Zoom/Skype/Whatsapp) through any lawyer's office. Kutty & Associates can be reached at (416) 289-9666.

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